



Order Filed on November 13, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
201-549-2363  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
PNC Bank, National Association

In Re:

William Carl Muller  
Anita Marjorie Muller

Debtors

Case No.: 18-30084 JKS

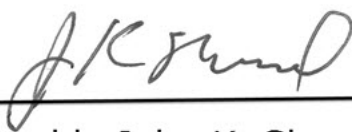
Hearing Date: 11/9/2023 @ 10am

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: November 13, 2023**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

**(Page 2)**

Debtor: William Carl Muller and Anita Marjorie Muller

Case No: 18-30084 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon appearing, upon a motion to vacate the automatic stay as to a 219 Highland Avenue, River Vale, NJ, 07675, and it appearing that notice of said motion was properly served upon all parties concerned, and John R. Murano, Esquire, representing the Debtors, and the parties having resolved the matter according to the following terms,

It is **ORDERED, ADJUDGED and DECREED** that as of November 3, 2023, Debtors are due for mortgage payments June 2023 through October 2023 for a total default of \$5,698.43 (1 x \$1,195.79; 1 @ \$1,154.28; 1 @ \$1,201.32; 1 @ \$1,214.12; 1 @ \$1,155.28 less suspense balance of \$222.36); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,698.43 in a lump sum directly to Secured Creditor no later than November 13, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2023, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.